

**JN
Solution**

Your thoughtful mortgage consultant

Customer Privacy Notice Data Protection Consent Form

JN Financial Consultation Limited

(Trading name: JN Solution)

82 Luctons Close, Loughton, Essex, IG10 3QN

JN Financial Consultation Limited is Regulated Mortgage and Protection broker and we are also Commercial Finance Brokers registered in England & Wales (No. 13732749), which is authorized and regulated by the Financial Conduct Authority (No.969682).

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JN Solution is a trading name of **JN Financial Consultation Limited**, which is authorized and regulated by the **Financial Conduct Authority (FCA)**. The FCA regulates financial services in the UK, and you can check our authorization and permitted activities on the Financial Services Register by visiting the **FCA's website**, www.fca.org.uk/firms/systems-reporting/register. Our **Financial Services Register number is 969682**.

Why should you read this document?

While dealing with us, we will ask you to provide us with detailed personal information relating to your existing circumstances, financial situation, and, in some cases, your health and family health history (**Your Personal Data**). This document is important as it allows us to explain to you what we will need to do with Your Personal Data and your various rights in relation to it.

What do we mean by "Your Personal Data"?

Your Personal Data means any information describing or relating to your circumstances. Your personal data may identify you directly, such as your name, address, date of birth, and national insurance number. Your Personal Data may also identify you indirectly, such as your employment situation, physical and mental health history, or any other information associated with your cultural or social identity.

In the context of providing you with assistance with your **Mortgage or Insurance requirements**, Your Personal Data may include:

- Title, name, date of birth, gender, nationality, civil/marital status, contact details, addresses, and necessary documents to verify your identity.
- Employment and remuneration information (including salary/bonus schemes/overtime/sick pay/other benefits) and employment history.
- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances, and details of dependents.
- Health status and history, details of treatment and prognosis, and medical reports (further details are provided below specifically regarding the processing we may undertake concerning this type of information).
- Any pre-existing mortgage or insurance products and the terms and conditions relating to these.

The basis upon which our firm will deal with Your Personal Data

We do so when we speak with you about your mortgage or insurance requirements because both parties enter a contract for the supply of services.

To fulfill that contract and to arrange the products you require, we have the right to use Your Personal Data for the purposes detailed below.

Alternatively, during initial discussions with you or when the contract between us has ended for whatever reason, we have the right to use Your Personal Data provided it is in our legitimate business interest to do so and your rights are not affected. For example, we may need to respond to requests from mortgage lenders, insurance providers, and our Compliance Service Provider relating to the advice we have given or to contact you to seek feedback on the service you received.

Occasionally, we will use Your Personal Data to fulfill contractual responsibilities we may owe our regulator, the Financial Conduct Authority, or to more comprehensively comply with any legal or regulatory obligation to which we might be subject. In such circumstances, we will be processing Your Personal Data to meet a legal, compliance, or other regulatory obligation to which we are subject.

The basis upon which we will process certain parts of Your Personal Data

When you ask us to assist you with, for example, your insurance, in particular, the insurance that may help you in the event of an accident or illness, we will ask you for information about your ethnic origin, your health, and your medical history (**Your Special Data**). We will record and use Your Special Data to inquire insurance providers about insurance products that may meet your needs and advise you on the suitability of any product that may be available to you.

If you have parental responsibility for children under 13, we will likely record information relating to those children and potentially their Special Data on our systems.

Certain types of insurance may involve the arrangement of certain types of insurance involving disclosure by you to us of information relating to historic or current criminal convictions or offenses (together "Criminal Disclosures"). This relates to insurance-related activities such as underwriting, claims, and fraud management.

We will use Special Data and any Criminal Disclosures in the same way as Your Personal Data, as set out in this Privacy Notice.

Information on Special Category Data and Criminal Disclosures must be exchanged freely between insurance intermediaries, such as our firm and insurance providers, to enable customers to secure the important insurance protection they require.

Transferring of Personal Data to third Party Countries or International Organizations Procedure

This procedure applies where, under the GDPR, we wish to transfer personal data to third countries or international organizations outside of the EU for processing. This includes the onward transfer of personal data from a third country or an international organization to another third country and to another international organization within the scope of this procedure.

It is our responsibility to ensure that the GDPR guarantees the appropriate level of protection of natural persons' personal data and does not undermine it.

Transfers of personal data to third countries or international organizations procedure

When transferring personal data to third countries or international organizations outside of the EU, our firm will ensure that an adequate level of protection has been established as follows:

- The recipient's country (or industry sector within that country) is on the EU-approved list of countries as set out in the Official Journal of the European Union.
- The recipient country must have adequate data protection controls under a legal or self-regulatory regime.
- Our contract uses existing or approved data protection clauses to ensure the proper protection.
- We are making the transfer under approved binding corporate rules.
- We are relying on an exemption as set out in clause 6.8 of the Data Protection Policy
- We rely on approved codes of conduct or certification mechanisms, together with binding and enforceable commitments in the third country or international organization, to apply the appropriate safeguards about data subject rights.

How do we collect Your Personal Data?

We will collect and record Your Personal Data from various sources, mainly directly from you. You will usually provide information during our initial meetings or conversations with you to establish your circumstances, needs, and preferences about mortgages and insurance. You will provide information to us verbally and in writing, including email.

We may also obtain some information from third parties, such as credit checks, information from your employer, and searches of information in the public domain, such as the voter roll. Suppose we use technology solutions to collect your personal data, such as software verifying your credit status. In that case, we will only do so if we have consent from you or our nominated processor to access your information in this manner. Regarding electronic ID checks, we would not require your consent but will inform you of

how such software operates and the purpose for which it is used.

What happens to Your Personal Data when it is disclosed to us?

While handling Your Personal Data, we will:

- We record and store Your Personal Data in paper files, mobile devices, and computer systems (websites, email, hard drives, and cloud facilities). This information can only be accessed by employees and consultants within our firm and only when necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service.
- Submit Your Personal Data to Product Providers, Mortgage Lenders, Commercial Lenders, and/or Insurance Product providers, both in paper form and online via a secure portal. Providing this information to a third party is essential for us to progress any inquiry or application made on your behalf and to deal with any additional questions or administrative issues that lenders and providers may raise.
- Use Your Personal Data to respond to any queries about any mortgage or insurance policy you may take out or to inform you of any developments about those products and policies of which we might become aware.

Sharing Your Personal Data

From time to time, Your Personal Data will be shared with:

- Mortgage lenders / Finance lenders / Insurance providers
- Third parties who we believe will be able to assist us with your inquiry or application or who can support your needs as identified. These third parties will include, but may not be limited to, our compliance advisers, providers of legal services such as conveyancing, surveyors, and valuers (in each case where we believe this to be required due to your circumstances).

In each case, Your Personal Data will only be shared for the purposes set out in this Customer Privacy Notice, i.e., to progress your mortgage or insurance inquiry and to provide you with our professional services.

Sharing Your Personal Data does not entitle such third parties to send you marketing or promotional messages. It is shared to ensure we can adequately fulfill our responsibilities to you, as otherwise set out in this Customer Privacy Notice.

Security and Retention of Your Personal Data

Your privacy is important to us, and we will keep Your Personal Data secure under our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against being accessed unlawfully or maliciously by a third party.

We also expect you to take reasonable steps to safeguard

your privacy when transferring information, such as not sending confidential information over unprotected email, ensuring email attachments are password-protected or encrypted, and only using secure postage methods when sending original documentation to us.

We will retain your personal data either electronically or in paper form for a minimum period of 6 years following the advice/service you receive from us, although your data could be held for a more extended period where this may be needed to meet the requirements of our regulatory bodies.

Your Rights about Your Personal Data

You can:

- Request copies of Your Personal Data that is under our control.
- ask us to explain further how we use Your Personal Data
- ask us to correct, delete, or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request)
- Ask us to send an electronic copy of your personal data to another organization if you wish.
- Change the basis of any consent you may have provided to enable us to market to you in the future (including withdrawing any consent in its entirety)

How to contact our Firm about the use of Your Personal Data

If you have any questions or comments about this document or wish to make contact to exercise any of your rights set out within it, please contact:

Na Jin
Gina@jnsolution.co.uk
82 Luctons Close, Loughton, Essex, IG10 3QN

If we feel we have a legal right not to comply with your request or act differently than you requested, we will inform you then.

You should also contact us as soon as possible if you become aware of any unauthorized disclosure of Your Personal Data so that we may investigate and fulfill our regulatory obligations.

If you have any concerns or complaints about how we have handled Your Personal Data, you may complain to the UK's data protection regulator, the ICO. The ICO can be contacted through its website at <https://ico.org.uk/global/contact-us/> or by writing to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Marketing Consent

I/ We hereby grant JN Financial Consultation Limited (Trading name: JN Solution) permission to process my personal data for marketing purposes. By providing your consent, you agree that you have given your express permission for us to market you regarding products and services that we think may be of interest to you by any means of communication that is suitable at the time.

IMPORTANT NOTES: Marketing by our Firm

If you do not indicate your agreement for us to contact you, we may be unable to provide you with details of products and/or services that may suit your needs and circumstances.

We would like to maintain a record of your express consent for us to contact you by post, telephone, SMS, email, and instant messaging for marketing our products or services that we think may be of interest to you. Please indicate your consent to us contacting you by any of the means specified below:

Post Phone SMS Email Instant Messaging WhatsApp or WeChat

Data Subject Consent Form

I hereby grant JN Financial Consultation Limited (Trading name: JN Solution) permission to process my personal data for the purpose stated in the Customer Privacy Notice above.

Client Name

Client Name

Client Signature

Client Signature

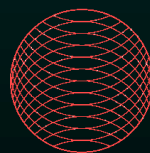
Date

Date

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